

Fill in this information to identify the case:

Debtor 1: Anthony J. Palombo Jr.

Debtor 2: Cathy M. Balombo

(Spouse, if filing)

United States Bankruptcy Court for the Western District Of Pennsylvania

Case number 17-20828

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** U.S. Bank, National Association, as  
Trustee for the EMC Mortgage Loan Trust 2002-B, Mortgage  
Pass-through Certificates Series 2002-B

**Court claim no.** (if known): 12

**Last four digits** of any number  
you use to identify the debtor's 1588  
account:

**Date of payment change:** 08/01/2022

Must be at least 21 days after date of this notice

**New total payment:** \$ 779.25

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$289.88

New escrow payment: \$294.81

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

First Name Middle Name Last Name

### Part 3: Other Payment Change

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the *appropriate* box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

x/s/ Brian C. Nicholas

Signature

Date May 03, 2022

Print: Brian C. Nicholas ATT ID: 317240  
First Name Middle Name Last Name

Title Attorney for Creditor

Company KML Law Group, P.C.

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